

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION**

**AMENDED**

IN RE:

CHRISTOPHER LYNN ORSAK  
CHELSI ANNE ORSAK

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CASE NUMBER: 19-70285

DATED: 2/26/2020

**DEBTOR'S (S')**

**CHAPTER 12 PLAN OF REORGANIZATION AND MOTION FOR VALUATION**

Attached hereto are the following Exhibits which are incorporated herein by reference:

Exhibit "A"	PLAN DEFINITIONS
Exhibit "B"	DEBTORS METHOD OF PLAN EXECUTION
Exhibit "C"	DEBTOR'S TREATMENT OF EXECUTORY CONTRACTS
Exhibit "D"	DEBTOR'S STATEMENT OF BASIS FOR VALUATION OF ASSETS
Exhibit "E"	DEBTOR'S LIQUIDATION ANALYSIS
Exhibit "F"	STATEMENT OF ANTICIPATED TAX CONSEQUENCES OF THE PLAN
Exhibit "G"	DEBTOR'S CASHFLOW PROJECTIONS

**1(A). PAYMENTS TO THE TRUSTEE BY THE DEBTOR**

The Debtor shall pay to the Chapter 12 Trustee, the following amounts on or before the following dates:

Year	January	February	March	April	May	June
2020	\$0.00	\$0.00	\$5,555.56	\$0.00	\$0.00	\$0.00
	July	August	September	October	November	December
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Year	January	February	March	April	May	June
2021	\$764,923.84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	July	August	September	October	November	December
		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Year	January	February	March	April	May	June
2022	\$599,416.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	July	August	September	October	November	December
		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Year	January	February	March	April	May	June
2023	\$527,025.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	July	August	September	October	November	December
		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Year	January	February	March	April	May	June
2024	\$454,635.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	July	August	September	October	November	December
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Year	January	February	March	April	May	June
2025	\$384,484.57	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	July	August	September	October	November	December
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**1(B).** Pursuant to 11 U.S.C. Section 1225(a)(4), debtor(s) must pay at least \$94,826.76 to unsecured claims. Additionally, debtor(s) shall pay to the Standing Chapter 12 Trustee, all projected disposable income to be received in the 5 year period beginning 01/01/2020 to be applied to make payments under the plan. Adequate disposable income is projected in Exhibit G.

**2. STANDING CHAPTER 12 TRUSTEE'S FEE:**

The Trustee shall be paid in full pursuant to 11 U.S.C. Sec. 503(b), 1226(b)(2), and 28 U.S.C. Section 586(e)(1)(B).

**3. DEBTOR ATTORNEY:**

Debtor's attorney is named below and will be paid by the Trustee as follows:

Attorney	Total Fee	Amount Paid	Unpaid Balance	# Pmts	C D*	Payment Amount	Trustee Fee	1st Date
JOHN A. LEONARD	3000.00	3000.00	0.00	1		0.00	0.00	
			0.00			0.00	0.00	
			0.00			0.00	0.00	

**4. APPRAISER OR CONSULTANT FEES:**

Appraisers or Consultants employed by the Debtor, are listed below, and will be paid by the Trustee as follows:

Appraiser/ Consultant	Total Fee	Amount Paid	Unpaid Balance	# Pmts	C D*	Payment Amount	Trustee Fee	1st Date
NOTICE FEES			0.00			0.00	0.00	
FINANCIAL CONSULTING, INC	10000.00	5000.00	5000.00	1		5000.00	555.56	4/1/2020
			0.00			0.00	0.00	
			0.00			0.00	0.00	
			0.00			0.00	0.00	

**5. PRIORITY CLAIMS:**

The following claims shall be paid by the Trustee, in full, at the rate stated in the following amounts, on the following date(s)

Creditor Name	Claim Amount	# Pmts	C D*	Payment Amount	Trustee Fee	1st Date
				0.00	0.00	
				0.00	0.00	
				0.00	0.00	
				0.00	0.00	
				0.00	0.00	
				0.00	0.00	

To the extent a priority claim not provided for above is allowed by the Court, (or deemed allowed per 11 USC 502(a) by virtue of having been filed and not objected to) or is for a greater amount than that above provided, the Trustee will pay such claim or additional amount, in full, during the term of the Plan, unless otherwise provided by modification hereof.

Payment Code (CD) = 1 ANNUAL, 2 SEMI-ANNUAL, 4 QUARTERLY, 12 MONTHLY

**6. SECURED CLAIMS:**

Disbursements by the Trustee on impaired claims, including arrearages; direct payments by Debtor(s); surrender of collateral for value: The Trustee and/or the Debtor(s) as indicated, shall pay the following secured claims, the amount stated on or before the dates shown; or Debtor(s) will surrender the collateral for the values shown:

Creditor Name	AGCO	AMERICREDIT FINANCIAL	BAYLOR COUNTY	BRANCH BANKING & TRUST
Collateral Description	MASSEY FERGUSON 1715L	2018 CHEVROLET	2019 TAXES	2017 CHEVROLET
Creditor's Claim Amount	4,900.00	3,493.04	674.38	27,401.03
* Equity Value: Secured	4,900.00	3,493.04	674.38	27,401.03
Deficiency: Unsecured Claim	0.00	0.00	0.00	0.00
Amortization Term	1	0	0	0
Interest Rate	5.00%	0.00%	0.00%	0.00%
Interest Start Date	09/30/2019	0	0	0
Date First Pmt by Trustee	02/27/2021	0	0	0
# Payments by Trustee	1	0	0	0
Payment Code	1	0	0	0
Equal Amort Code = Y	N	N	N	N
Days to First Pmt	516	0	0	0
Adj. Int. days First Pay	151	0	0	0
Adj Int. Amt. First Pay	\$101.36	\$0.00	\$0.00	\$0.00
<b>First Payment by Trustee</b>				
Principal & Interest	\$5,145.00	\$0.00	\$0.00	\$0.00
Interest Adjustment	\$101.36	\$0.00	\$0.00	\$0.00
Trustee Fee	\$582.93	\$0.00	\$0.00	\$0.00
<b>Total Pmt + T. Fee</b>	<b>\$5,829.29</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Other Payments by Trustee</b>				
Principal & Interest	\$0.00	\$0.00	\$0.00	\$0.00
Trustee Fee	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Pmt + T. Fee</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Other Payments by Debtor</b>				
# Payments by Debtor	0	0	0	0
after completion of plan				
Payment Amount by Debtor	\$0.00	\$0.00	\$0.00	\$0.00
Date First Pmt by Debtor				
Surrender Date	PAID DIRECT PAID DIRECT PAID DIRECT			
Remarks				

\* If collateral is subject to senior lien(s), only the value (equity) in excess of same is shown.

Payment Code = 1 ANNUAL, 2 SEMI-ANNUAL, 4 QUARTERLY, 12 MONTHLY

**6. SECURED CLAIMS: (Continued)**

Disbursements by the Trustee on impaired claims, including arrearages; direct payments by Debtor(s); surrender of collateral for value: The Trustee and/or the Debtor(s) as indicated, shall pay the following secured claims, the amount stated on or before the dates shown; or Debtor(s) will surrender the collateral for the values shown:

Creditor Name	CNH INDUSTRIAL	CAPITAL FARM CREDIT-FCLA 6	CAPITAL FARM CREDIT-FCLA 7	CAPITAL FARM CREDIT-FCLA 8
Collateral Description	2013 CASE IH6130	REAL ESTATE	REAL ESTATE	REAL ESTATE
Creditor's Claim Amount	140,000.00	60,605.39	163,928.96	27,414.19
* Equity Value: Secured	190,000.00	60,605.39	163,928.96	27,414.19
Deficiency: Unsecured Claim	0.00	0.00	0.00	0.00
Amortization Term	7	20	20	20
Interest Rate	5.00%	6.50%	6.50%	6.50%
Interest Start Date	09/30/2019	09/30/2019	09/30/2019	09/30/2019
Date First Pmt by Trustee	02/27/2021	02/27/2021	02/27/2021	02/27/2021
# Payments by Trustee	5	5	5	5
Payment Code	1	1	1	1
Equal Amort Code = Y	N	N	N	N
Days to First Pmt	516	516	516	516
Adj. Int. days First Pay	151	151	151	151
Adj Int. Amt. First Pay	\$2,895.89	\$1,629.70	\$4,408.12	\$737.18
<b>First Payment by Trustee</b>				
Principal & Interest	\$24,194.77	\$5,500.33	\$14,877.60	\$2,488.01
Interest Adjustment	\$2,895.89	\$1,629.70	\$4,408.12	\$737.18
Trustee Fee	\$3,010.07	\$792.22	\$2,142.86	\$358.35
Total Pmt + T. Fee	\$30,100.73	\$7,922.25	\$21,428.58	\$3,583.54
<b>Other Payments by Trustee</b>				
Principal & Interest	\$24,194.77	\$5,500.33	\$14,877.60	\$2,488.01
Trustee Fee	\$748.30	\$170.11	\$460.13	\$76.95
Total Pmt + T. Fee	\$24,943.07	\$5,670.44	\$15,337.73	\$2,564.96
<b>Other Payments by Debtor</b>				
# Payments by Debtor	2	15	15	15
after completion of plan				
Payment Amount by Debtor	\$24,194.77	\$5,500.33	\$14,877.60	\$2,488.01
Date First Pmt by Debtor	02/26/26	02/26/26	02/26/26	02/26/26
Surrender Date				
Remarks				

\* If collateral is subject to senior lien(s), only the value (equity) in excess of same is shown.  
Payment Code = 1 ANNUAL, 2 SEMI-ANNUAL, 4 QUARTERLY, 12 MONTHLY

**6. SECURED CLAIMS: (Continued)**

Disbursements by the Trustee on impaired claims, including arrearages; direct payments by Debtor(s); surrender of collateral for value: The Trustee and/or the Debtor(s) as indicated, shall pay the following secured claims, the amount stated on or before the dates shown; or Debtor(s) will surrender the collateral for the values shown:

Creditor Name	CAPITAL FARM CREDIT-FCLA 9	CAPITAL FARM CREDIT-PCA 10	JOHN DEERE FINANCIAL	JOHN DEERE FINANCIAL
Collateral Description	REAL ESTATE	CASH COLLATERAL	JD 8245R TRACTOR STARFIRE 6000 RECEIVER	JD 1725 12 ROW PLANTER
Creditor's Claim Amount	125,611.65	506,917.74	97,083.62	29,651.15
* Equity Value: Secured	125,611.65	506,917.74	97,083.62	29,651.15
Deficiency: Unsecured Claim	0.00	0.00	0.00	0.00
Amortization Term	20	7	7	7
Interest Rate	6.50%	6.50%	6.50%	6.50%
Interest Start Date	09/30/2019	09/30/2019	09/30/2019	09/30/2019
Date First Pmt by Trustee	02/27/2021	02/27/2021	02/27/2021	02/27/2021
# Payments by Trustee	5	5	5	5
Payment Code	1	1	1	1
Equal Amort Code = Y	N	N	N	N
Days to First Pmt	516	516	516	516
Adj. Int. days First Pay	151	151	151	151
Adj Int. Amt. First Pay	\$3,377.75	\$13,631.23	\$2,610.62	\$797.33
<b>First Payment by Trustee</b>				
Principal & Interest	\$11,400.06	\$92,427.01	\$17,701.39	\$5,406.33
Interest Adjustment	\$3,377.75	\$13,631.23	\$2,610.62	\$797.33
Trustee Fee	\$1,641.98	\$11,784.24	\$2,256.89	\$689.29
<b>Total Pmt + T. Fee</b>	<b>\$16,419.79</b>	<b>\$117,842.48</b>	<b>\$22,568.90</b>	<b>\$6,892.95</b>
<b>Other Payments by Trustee</b>				
Principal & Interest	\$11,400.06	\$92,427.01	\$17,701.39	\$5,406.33
Trustee Fee	\$352.58	\$2,858.58	\$547.47	\$167.21
<b>Total Pmt + T. Fee</b>	<b>\$11,752.64</b>	<b>\$95,285.59</b>	<b>\$18,248.86</b>	<b>\$5,573.54</b>
<b>Other Payments by Debtor</b>				
# Payments by Debtor after completion of plan	15	2	2	2
Payment Amount by Debtor	\$11,400.06	\$92,427.01	\$17,701.39	\$5,406.33
Date First Pmt by Debtor	02/26/26	02/26/26	02/26/26	02/26/26
Surrender Date				
Remarks				

\* If collateral is subject to senior lien(s), only the value (equity) in excess of same is shown.

Payment Code = 1 ANNUAL, 2 SEMI-ANNUAL, 4 QUARTERLY, 12 MONTHLY

**6. SECURED CLAIMS: (Continued)**

Disbursements by the Trustee on impaired claims, including arrearages; direct payments by Debtor(s); surrender of collateral for value: The Trustee and/or the Debtor(s) as indicated, shall pay the following secured claims, the amount stated on or before the dates shown; or Debtor(s) will surrender the collateral for the values shown:

Creditor Name	JOHN DEERE FINANCIAL	JOHN DEERE FINANCIAL	JOHN DEERE FINANCIAL	JOHN DEERE FINANCIAL
Collateral Description	JD 2410XN CHISEL PLOW	KRAUSE 1200-640-R RIPPER/HIPPER	JD 9510R 4WD TRACTOR	JD 995 MOLDBOARD PLOW
Creditor's Claim Amount	29,795.57	19,889.75	181,592.36	12,981.05
* Equity Value: Secured	29,795.57	19,889.75	181,592.36	12,981.05
Deficiency: Unsecured Claim	0.00	0.00	0.00	0.00
Amortization Term	7	7	7	7
Interest Rate	6.50%	6.50%	6.50%	6.50%
Interest Start Date	09/30/2019	09/30/2019	09/30/2019	09/30/2019
Date First Pmt by Trustee	02/27/2021	02/27/2021	02/27/2021	02/27/2021
# Payments by Trustee	5	5	5	5
Payment Code	1	1	1	1
Equal Amort Code = Y	N	N	N	N
Days to First Pmt	516	516	516	516
Adj. Int. days First Pay	151	151	151	151
Adj Int. Amt. First Pay	\$801.22	\$534.84	\$4,883.09	\$349.07
<b>First Payment by Trustee</b>				
Principal & Interest	\$5,432.67	\$3,626.53	\$33,109.98	\$2,366.85
Interest Adjustment	\$801.22	\$534.84	\$4,883.09	\$349.07
Trustee Fee	\$692.65	\$462.37	\$4,221.45	\$301.77
Total Pmt + T. Fee	\$6,926.54	\$4,623.74	\$42,214.52	\$3,017.69
<b>Other Payments by Trustee</b>				
Principal & Interest	\$5,432.67	\$3,626.53	\$33,109.98	\$2,366.85
Trustee Fee	\$168.02	\$112.16	\$1,024.03	\$73.20
Total Pmt + T. Fee	\$5,600.69	\$3,738.69	\$34,134.01	\$2,440.05
<b>Other Payments by Debtor</b>				
# Payments by Debtor after completion of plan	2	2	2	2
Payment Amount by Debtor	\$5,432.67	\$3,626.53	\$33,109.98	\$2,366.85
Date First Pmt by Debtor	02/26/26	02/26/26	02/26/26	02/26/26
Surrender Date				
Remarks				

\* If collateral is subject to senior lien(s), only the value (equity) in excess of same is shown.

Payment Code = 1 ANNUAL, 2 SEMI-ANNUAL, 4 QUARTERLY, 12 MONTHLY

**6. SECURED CLAIMS: (Continued)**

Disbursements by the Trustee on impaired claims, including arrearages; direct payments by Debtor(s); surrender of collateral for value: The Trustee and/or the Debtor(s) as indicated, shall pay the following secured claims, the amount stated on or before the dates shown; or Debtor(s) will surrender the collateral for the values shown:

Creditor Name	JOHN DEERE FINANCIAL	JOHN DEERE FINANCIAL	FARM CREDIT SERVICES 6447	FARM CREDIT SERVICES 6448
Collateral Description	JD 8270R ROW CROP TRACTOR JD S161 STARFIRE	BIGHAM BROS 1238 12 ROW CULTIVATOR	DISK	AIR CART
Creditor's Claim Amount	115,623.12	46,356.68	5,985.77	4,648.54
* Equity Value: Secured	115,623.12	46,356.68	5,985.77	4,648.54
Deficiency: Unsecured Claim	0.00	0.00	0.00	0.00
Amortization Term	7	7	7	7
Interest Rate	6.50%	6.50%	6.50%	6.50%
Interest Start Date	09/30/2019	09/30/2019	09/30/2019	09/30/2019
Date First Pmt by Trustee	02/27/2021	02/27/2021	02/27/2021	02/27/2021
# Payments by Trustee	5	5	5	5
Payment Code	1	1	1	1
Equal Amort Code = Y	N	N	N	N
Days to First Pmt	516	516	516	516
Adj. Int. days First Pay	151	151	151	151
Adj Int. Amt. First Pay	\$3,109.15	\$1,246.55	\$160.96	\$125.00
<b>First Payment by Trustee</b>				
Principal & Interest	\$21,081.72	\$8,452.28	\$1,091.39	\$847.57
Interest Adjustment	\$3,109.15	\$1,246.55	\$160.96	\$125.00
Trustee Fee	\$2,687.87	\$1,077.65	\$139.15	\$108.06
Total Pmt + T. Fee	\$26,878.74	\$10,776.48	\$1,391.50	\$1,080.63
<b>Other Payments by Trustee</b>				
Principal & Interest	\$21,081.72	\$8,452.28	\$1,091.39	\$847.57
Trustee Fee	\$652.02	\$261.41	\$33.75	\$26.21
Total Pmt + T. Fee	\$21,733.74	\$8,713.69	\$1,125.14	\$873.78
<b>Other Payments by Debtor</b>				
# Payments by Debtor	2	2	2	2
after completion of plan				
Payment Amount by Debtor	\$21,081.72	\$8,452.28	\$1,091.39	\$847.57
Date First Pmt by Debtor	02/26/26	02/26/26	02/26/26	02/26/26
Surrender Date				
Remarks				

\* If collateral is subject to senior lien(s), only the value (equity) in excess of same is shown.  
Payment Code = 1 ANNUAL, 2 SEMI-ANNUAL, 4 QUARTERLY, 12 MONTHLY



**6. SECURED CLAIMS: (Continued)**

Disbursements by the Trustee on impaired claims, including arrearages; direct payments by Debtor(s); surrender of collateral for value: The Trustee and/or the Debtor(s) as indicated, shall pay the following secured claims, the amount stated on or before the dates shown; or Debtor(s) will surrender the collateral for the values shown:

Creditor Name	FARM CREDIT SERVICES 0590	FARM CREDIT SERVICES 9997	FARM CREDIT SERVICES 1470	FARM CREDIT SERVICES 2316
Collateral Description	FIELD CULTIVATOR	GRAIN PLATFORM HEADER	CENTER PIVOT	SELF PROPEL SPRAYER
Creditor's Claim Amount	2,797.83	21,650.11	29,350.76	171,609.95
* Equity Value: Secured	2,797.83	21,650.11	29,350.76	171,609.95
Deficiency: Unsecured Claim	0.00	0.00	0.00	0.00
Amortization Term	7	7	7	7
Interest Rate	6.50%	6.50%	6.50%	6.50%
Interest Start Date	09/30/2019	09/30/2019	09/30/2019	09/30/2019
Date First Pmt by Trustee	02/27/2021	02/27/2021	02/27/2021	02/27/2021
# Payments by Trustee	5	5	5	5
Payment Code	1	1	1	1
Equal Amort Code = Y	N	N	N	N
Days to First Pmt	516	516	516	516
Adj. Int. days First Pay	151	151	151	151
Adj Int. Amt. First Pay	\$75.23	\$582.18	\$789.25	\$4,614.66
<b>First Payment by Trustee</b>				
Principal & Interest	\$510.13	\$3,947.49	\$5,351.56	\$31,289.88
Interest Adjustment	\$75.23	\$582.18	\$789.25	\$4,614.66
Trustee Fee	\$65.04	\$503.30	\$682.31	\$3,989.39
Total Pmt + T. Fee	\$650.40	\$5,032.97	\$6,823.12	\$39,893.93
<b>Other Payments by Trustee</b>				
Principal & Interest	\$510.13	\$3,947.49	\$5,351.56	\$31,289.88
Trustee Fee	\$15.78	\$122.09	\$165.51	\$967.73
Total Pmt + T. Fee	\$525.91	\$4,069.58	\$5,517.07	\$32,257.61
<b>Other Payments by Debtor</b>				
# Payments by Debtor after completion of plan	2	2	2	2
Payment Amount by Debtor	\$510.13	\$3,947.49	\$5,351.56	\$31,289.88
Date First Pmt by Debtor	02/26/26	02/26/26	02/26/26	02/26/26
Surrender Date				
Remarks				

\* If collateral is subject to senior lien(s), only the value (equity) in excess of same is shown.

Payment Code = 1 ANNUAL, 2 SEMI-ANNUAL, 4 QUARTERLY, 12 MONTHLY



**6. SECURED CLAIMS:**

Disbursements by the Trustee on impaired claims, including arrearages; direct payments by Debtor(s); surrender of collateral for value: The Trustee and/or the Debtor(s) as indicated, shall pay the following secured claims, the amount stated on or before the dates shown; or Debtor(s) will surrender the collateral for the values shown:

Creditor Name	FARM CREDIT SERVICES 7105	FARM CREDIT SERVICES 5106		
Collateral Description	BOLL BUGGY	DRILL		
Creditor's Claim Amount	8,880.71	42,982.73		
* Equity Value: Secured	8,880.71	42,983.73		
Deficiency: Unsecured Claim	0.00	0.00	0.00	0.00
Amortization Term	7	7		
Interest Rate	6.50%	6.50%		
Interest Start Date	09/30/2019	09/30/2019		
Date First Pmt by Trustee	02/27/2021	02/27/2021		
# Payments by Trustee	5	4		
Payment Code	1	1		
Equal Amort Code = Y	N	N	N	N
Days to First Pmt	516	516	0	0
Adj. Int. days First Pay	151	151	0	0
Adj Int. Amt. First Pay	\$238.81	\$1,155.82	\$0.00	\$0.00
<b>First Payment by Trustee</b>				
Principal & Interest	\$1,619.23	\$7,837.10	\$0.00	\$0.00
Interest Adjustment	\$238.81	\$1,155.82	\$0.00	\$0.00
Trustee Fee	\$206.45	\$999.21	\$0.00	\$0.00
Total Pmt + T. Fee	\$2,064.49	\$9,992.13	\$0.00	\$0.00
<b>Other Payments by Trustee</b>				
Principal & Interest	\$1,619.23	\$7,837.10	\$0.00	\$0.00
Trustee Fee	\$50.08	\$242.39	\$0.00	\$0.00
Total Pmt + T. Fee	\$1,669.31	\$8,079.49	\$0.00	\$0.00
<b>Other Payments by Debtor</b>				
# Payments by Debtor after completion of plan	2	3	0	0
Payment Amount by Debtor	\$1,619.23	\$7,837.10	\$0.00	\$0.00
Date First Pmt by Debtor	02/26/26	02/26/25		
Surrender Date				
Remarks				

\* If collateral is subject to senior lien(s), only the value (equity) in excess of same is shown.

Payment Code = 1 ANNUAL, 2 SEMI-ANNUAL, 4 QUARTERLY, 12 MONTHLY

Principal:	\$ 339,859.65	Creditor:	CF
Interest Rate:	6.50%	Amort:	5
Start Interest Date:	09/30/2019	1st Pmt Date:	02/25/2021

Principal:		Creditor:	
Interest Rate:		Amort:	
Start Interest Date:		1st Pmt Date:	

[illegible]

**8. UNSECURED CLAIMS:**

- A. Unsecured Claims Classified For Special Treatment: The Trustee shall pay the following unsecured claims the following amount(s) including interest at the following rate(s), at the following times pursuant to 11 U.S.C. Section 1222(11).

Creditor Name	Reason	Claim Amount	Interest Rate	# C Pmts D*	Amount Disb.	Trustee Fee	1st Date
					\$0.00	\$0.00	
					\$0.00	\$0.00	
					\$0.00	\$0.00	
					\$0.00	\$0.00	
					\$0.00	\$0.00	

- B. General Unsecured Deficiency Creditors: The following claims shall be paid by the Trustee, pro-rata, out of any "Projected Disposable Income" received in paragraph 1(B) of this Plan.

Deficiency	Creditor	Claim Amount	Percentage
AGCO	0	0.00	0.0000%
AMERICREDIT	FINANCIAL	0.00	0.0000%
BAYLOR	COUNTY	0.00	0.0000%
BRANCH BANKING & TRUST		0.00	0.0000%
CNH INDUSTRIAL	0	0.00	0.0000%
CAPITAL FARM	CREDIT-FCLA 6	0.00	0.0000%
CAPITAL FARM	CREDIT-FCLA 7	0.00	0.0000%
CAPITAL FARM	CREDIT-FCLA 8	0.00	0.0000%
CAPITAL FARM	CREDIT-FCLA 9	0.00	0.0000%
CAPITAL FARM	CREDIT-PCA 10	0.00	0.0000%
JOHN DEERE	FINANCIAL	0.00	0.0000%
JOHN DEERE	FINANCIAL	0.00	0.0000%
JOHN DEERE	FINANCIAL	0.00	0.0000%
JOHN DEERE	FINANCIAL	0.00	0.0000%
JOHN DEERE	FINANCIAL	0.00	0.0000%
JOHN DEERE	FINANCIAL	0.00	0.0000%
JOHN DEERE	FINANCIAL	0.00	0.0000%
FARM CREDIT	SERVICES 6447	0.00	0.0000%
FARM CREDIT	SERVICES 6448	0.00	0.0000%
FARM CREDIT	SERVICES 0590	0.00	0.0000%
FARM CREDIT	SERVICES 9997	0.00	0.0000%
FARM CREDIT	SERVICES 1470	0.00	0.0000%
FARM CREDIT	SERVICES 2316	0.00	0.0000%

Payment Code (CD) = 1 ANNUAL, 2 SEMI-ANNUAL, 4 QUARTERLY, 12 MONTHLY

Creditor#	Creditor Name	Claim Amount	Percentage
	INDIGO AG INC	63291.54	20.0695%
	MONSANTO COMPANY	93202.21	29.5541%
	NUTRIEN AG SOLUTIONS	146809.67	46.5529%
	PETTY FLYING SERVICE	7252.30	2.2997%
	WEST GAINES SEED	4805.45	1.5238%
			0.0000%
			0.0000%
			0.0000%
			0.0000%
			0.0000%
			0.0000%
			0.0000%
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			0.0000%
			0.0000%
			0.0000%
			0.0000%
			0.0000%
			0.0000%
Total		\$315,361.17	100.0000%

9. OTHER PLAN PROVISIONS:

10. PARTICIPATION IN FEDERAL FARM PROGRAMS

If the debtor is a party to prepetition, executory contracts with the Commodity Credit Corporation (CCC) or any other agency of the United States Department of Agriculture (USDA) evidencing debtor's participation in Federal Farm Programs, the confirmation of the debtor's plan shall constitute Court approval of and authorization for debtor's assumption of such contract(s).

Confirmation of the debtor's plan shall also constitute Court permission and authorization for the debtor to enroll and participate in Federal Farm Programs administered by the USDA or any agency thereof.

Nothing contained in this Order shall impair the policies, procedures, regulations and contract provisions established by the USDA or any of its agencies with regard to the Federal Farm Program benefits including, but not limited to, determining eligibility for program participation and for program benefits and collecting postpetition claims of the United States Government by offset.

All postpetition crops are free and clear of any prepetition liens or security interests unless such prepetition liens or security interests are retained in the confirmed plan. Prepetition liens and security interests which are not retained in the confirmed plan shall be released by the holder(s) of such liens or security interests on request (oral or written) by the debtor.

Debtor may place any of the debtor's postpetition crops in the Federal Price Support Loan Program without further order of this Court and upon compliance with requirements of the Program. All Federal Farm Program benefits that the FSA has determined to be payable to debtor may be disbursed by FSA in the ordinary course of business in accordance with the program regulations and without further order of this Court.

11. 'PENALTY' UNSECURED CLAIMS: Any unsecured claims for non-pecuniary penalty, expressly including IRS penalty to date of petition on unsecured and/or priority claims shall be paid pro-rata any funds remaining after all other unsecured claims have been paid in full.

12. GRACE PERIOD: The Trustee may, for "good cause" allow the Debtor a grace period of up to forty-five (45) days for any quarterly, semi-annual or annual payment due to the Trustee under the Plan, provided Debtor also pays all applicable accrued interest and Trustee's fee resulting from such late payment.

13. DISCHARGE: Pursuant to Section 1228 of the bankruptcy Code, as amended, the Debtor shall receive a discharge after completion of all payments under the plan.

14. MODIFICATION: Pursuant to Section 1229 of the Bankruptcy Code, as amended, the Debtor shall have the right to modify the plan after confirmation.

15. LIEN RETENTION: Pursuant to Section 1225(a)(5) of the Bankruptcy Code, as amended, secured creditors shall retain their liens.

#### **MOTION FOR VALUATION**

Debtor hereby moves the Court, pursuant to Bankruptcy Rule 3012, to value the collateral described in paragraph 6 above, for purposes of 11 USC 506(a) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept this Plan, at the LESSER OF the value set forth in paragraph 6 above, or any value claimed on the proof of claim. Any objection to valuation should be filed at least (5) days prior to confirmation, or be deemed waived.

Respectfully submitted,

/s/ Christopher Lynn Orsak  
Debtor 1 Signature

/s/ Chelsi Ann Orsak  
Debtor 2 Signature

**EXHIBIT "A"**  
**PLAN DEFINITIONS**

**ADMINISTRATIVE EXPENSE:** Claims and expenses which are entitled to priority pursuant to § 503(b) of the Bankruptcy Code.

**CODE or BANKRUPTCY CODE:** Shall mean Title 11 of the United States Code including provisions of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 and such portions of Title 18 and 28 as applicable.

**CONFIRMATION:** Formal approval of the proposed Plan of Reorganization of the Debtors as entered by the Bankruptcy Court by an Order confirming the Plan at or after a hearing held pursuant to § 1224 of the Code.

**EFFECTIVE DATE:** Unless specifically otherwise provided herein, effective date shall mean the date on which debtor(s) Chapter 12 Plan is confirmed.

**PAYMENT CODE or CD:** Used herein shall be a numeric indicator of the term of installments to be made herein as follows: "1" indicates annual, "2" indicates semi-annual, "4" indicates quarterly, and "12" indicates monthly.

**PLAN:** The Plan of Reorganization in its present form or as it may be amended or supplemented by the Debtors or the Court.

**RULE or BANKRUPTCY RULE:** Shall mean a rule under the Federal Rules of Bankruptcy Procedure including rules promulgated under 28 U.S.C. Section 2075.

**SECURED CLAIM:** Any claim secured by property of the Debtors pursuant to a duly perfected security interest.

**TAX CLAIM:** Any claim entitled to priority treatment pursuant to § 507(a)(8) of the Code.

**UNSECURED CREDITORS:** All creditors of Debtors holding claims for unsecured debts, liabilities, demands or claims of any nature including deficiency claims.



EXHIBIT B  
DEBTORS' METHOD OF PLAN EXECUTION

Debtors will continue to operate the same farming procedures they used prior to filing for bankruptcy. Debtors farm more than 8,838.50 acres of land. They raise cotton, wheat, and cattle.

Included in the acreage farmed is 8,195.23 acres of leased land. Debtors have assumed the leases.

Debtors also participate in government farm programs. They will continue to participate in those programs.

Debtors, commencing February 2021, will make annual payments to the Trustee on the debts owed to their creditors.

EXHIBIT C  
TREATMENT OF EXECUTORY CONTRACTS

Land Leases – Debtors assume all land leases listed in Schedule G as amended.

Tractor Lease with John Deere Financial is assumed.

EXHIBIT D  
DEBTORS' STATEMENT OF BASIS FOR VALUATION OF ASSETS

Farmland basis is tax valuation – see Liquidation Analysis for lien holders - \$695,320  
City Lots basis is tax valuation – no lien holders - \$7,170  
Equipment basis is fair market value from Capital Farm Credit's appraisal – see Liquidation Analysis for lien holders - \$1,683,900  
Cash Collateral – lien holder Capital Farm Credit - \$71,819  
Retirement Accounts – exempt - \$61,151  
Homestead – exempt - \$45,720  
Insurance – exempt - \$42,555  
Investment Account – no lien holder - \$27,341  
Vehicles  
    a. 2017 Chevrolet – lien holder BB&T \$27,401 – exempt  
    b. 2018 Chevrolet – lien holder GM Financial \$3,493 – exempt  
Planes – no lien holder - \$20,000  
Firearms – no lien holder – exempt amount \$1,050 – nonexempt amount \$5,450  
Cattle – lien holder Capital Farm Credit – \$221,949 – basis  
Motor home – no lien holder - \$2,500  
Feed, supplies, fertilizer, parts – lien holder Capital Farm Credit - \$141,000  
Cotton - \$58,615 – Capital Farm Credit lien holder  
Government program payments - \$101,806 – Capital Farm Credit

## EXHIBIT E

Asset description	Asset Value Liquidation	Total Lien	Equity Value Exempt	Non-exempt
Real Property				
1. Homestead 3021 CR 466 Seymour	\$32,004	0.00	32,004	0.00
2. Homestead NW ¼ Sec. 1 Bl 1 Certificate 121 Abst. 649 Baylor County 160 A	\$130,585	Capital Farm Credit Exhibit 1		0.00
3. Homestead 30 Acres SE side E 87.5 A. Abst. 419 Baylor Co.	\$22,066	0.00	22,066	0.00
4. Farmland 40 A 165 9 HT&B	\$29,400	0.00	0.00	29,400
5. 606 S. Tackett Seymour	\$700	0.00	0.00	700
6. Empty lot 0.16 A. Seymour	\$378	0.00	0.00	378
7. Empty Lot Lot 7 Blk F	\$700	0.00	0.00	700
8. 610 S. Tackett Seymour	\$1,400	0.00	0.00	1,400
9. 908 N. Browning Seymour	\$1,050	0.00	0.00	1,050
10. Empty lot 0.161 A 10 F Seymour	\$700	0.00	0.00	700
11. Empty lot 0.05 A. T&NO	\$130	0.00	0.00	130
12. 160 Acres CFC Farmland 608 435 8 HT&B	\$168,000	Capital Farm Credit Exhibit 1		0.00
13. Farmland 69 A 92 T&NO	\$50,729	Capital Farm Credit Exhibit 1		0.00
14. Farmland	\$4,424	0.00	0.00	4,424

4.77 A. WD Taylor				
15. Farmland	\$42,294	0.00	0.00	42,294
57.5 A. Survey 93 T&NO				
16. Farmland	\$83,055	Capital Farm Credit		0.00
113 A M Ingram		Exhibit 1		
17. 3021 CR 466	\$6,615	0.00	0.00	6,615
Seymour				
Personal Property				
1. Household goods	\$5,300	0.00	5,300	0.00
2. Personal effects	\$1,110	0.00	1,110	0.00
3. Cash	\$400.00	0.00	0.00	400.00
4. Bank accounts				
a. Edward Jones	\$27,341.89	0.00	0.00	27,341.89
b. Checking				
i. First Bank	\$71,819.00	Capital Farm Credit		0.00
ii. Savings	\$2,000.00	0.00	0.00	2,000
c. IRA	\$61,151.93	0.00	61,151.93	0.00
5. Equipment	\$1,178,650			
(See Exhibit "2")				
6. Feed, supplies, parts	\$141,000	Capital Farm Credit		0.00
7. Cattle	\$199,934	Capital Farm Credit		0.00
(See Exhibit "3")				
8. Vehicles				
a. Silverado 1500	\$34,000	3,493	30,507	0.00
b. Silverado 3500	\$46,000	27,401	18,599	0.00
9. Planes	\$20,000	0.00	0.00	20,000
10. Motor home	\$2,500	0.00	0.00	2,500
11. Insurance	\$42,555	0.00	42,555	0.00
12. Firearms	\$6,500	0.00	1,050	5,450
13. Cotton checks	\$58,615.70	Capital Farm Credit		0.00
14. Government program	\$101,806	Capital Farm Credit		0.00
Gross Total to Unsecureds before expenses				\$145,482.89
Expenses				
Auctioneer Fee	7%			\$23,865.38
Realtor Fee Closing Costs	10%			\$8,779.10
Trustee Fee				\$13,011.65
Trustee Attorney Fee				\$5,000.00
Available for Unsecureds				\$94,826.76

EXHIBIT "F"

STATEMENT OF ANTICIPATED TAX CONSEQUENCES OF THE PLAN

Debtors do not believe there will be any adverse tax consequences as a result of this plan.





CASH FLOW STATEMENT													
DESCRIPTION	2020				2020				2020				YEAR
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
OTHER EXPENSE													
Freight & Trucking	3,500	3,500	3,500	175	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	400
Labor Hired													50,000
Storage & Warehouse													10,425
Taxes-Real Estate													23,000
Utilities	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	15,000
Other	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	18,000
Family Living	5,377	5,377	5,377	5,377	5,377	5,377	5,377	5,377	5,377	5,377	5,377	5,377	64,524
Taxes				15,000									15,000
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CASH FLOW STATEMENT												
DESCRIPTION	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	YEAR
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
NEW FINANCINGS												
N/P BANKS												
N/P OTHER												
CONTRACTS												
MORTGAGES												
OTHER LTD												
TOT FINANCINGS	0	0	0	0	0	0	0	0	0	0	0	0
NET CASH REQUIRED	206975	110026	186312	55573	31409	806129	555436	473835	320287	271400	110278	224597
OPERATING LOAN												
BEGINNING BAL	0											
CHANGE IN OUTSTANDING												
LINE OF CREDIT	-206975	-110026	-186312	-55573	-31409	-806129	-555436	-473835	-320287	-271400	-110278	-224597
REQUIRED LINE												
OF CREDIT	0	0	0	0	0	0	0	0	0	0	0	0
INTEREST RATE	0	0	0	0	0	0	0	0	0	0	0	0
ACCUM. INTEREST	0	0	0	0	0	0	0	0	0	0	0	0
BALANCE OPERATING LINE												
OF CREDIT	0	0	0	0	0	0	0	0	0	0	0	0
LOAN CEILING												
DEFICIT CASH	0	0	0	0	0	0	0	0	0	0	0	0
ENDING CASH	206975	110026	186312	55573	31409	806129	555436	473835	320287	271400	110278	224597



[illegible]

CASH FLOW STATEMENT												
DESCRIPTION	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021	YEAR
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
NEW FINANCINGS												
NIP BANKS												
NIP OTHER												
CONTRACTS												
MORTGAGES												
OTHER LTD												
TOT FINANCINGS	0	0	0	0	0	0	0	0	0	0	0	0
NET CASH REQUIRED	650512	208778	260763	91103	87428	866197	596873	542944	372894	325584	164962	279781
OPERATING LOAN												
BEGINNING BAL	0											
CHANGE IN OUTSTANDING												
LINE OF CREDIT	-650512	-208778	-260763	-91103	-87428	-866197	-596873	-542944	-372894	-325584	-164962	-279781
REQUIRED LINE												
OF CREDIT	0	0	0	0	0	0	0	0	0	0	0	0
INTEREST RATE	0	0	0	0	0	0	0	0	0	0	0	0
ACCUM. INTEREST	0	0	0	0	0	0	0	0	0	0	0	0
BALANCE OPERATING LINE												
OF CREDIT	0	0	0	0	0	0	0	0	0	0	0	0
LOAN CEILING												
DEFICIT CASH	0	0	0	0	0	0	0	0	0	0	0	0
ENDING CASH	650512	208778	260763	91103	87428	866197	596873	542944	372894	325584	164962	279781

DESTOR'S NAME : CHRISTOPHER LYNN ORSAK  
CHELSI ANNE ORSAK

DATE \_\_\_\_\_

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## CASH FLOW STATEMENT

**PAGE 1**

**YEAR 3**

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## CASH FLOW STATEMENT

PAGE 2

YEAR 3

DESCRIPTION	2022 JAN	2022 FEB	2022 MAR	2022 APR	2022 MAY	2022 JUN	2022 JUL	2022 AUG	2022 SEP	2022 OCT	2022 NOV	2022 DEC	YEAR TOTAL
OTHER EXPENSE													
Freight & Trucking				175						225			400
Labor Hired	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	60,000
Storage & Warehouse							3,475	3,475					10,425
Taxes-Real Estate												23,000	23,000
Utilities	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250		15,000
Other	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500		18,000
Family Living	5,377	5,377	5,377	5,377	5,377	5,377	5,377	5,377	5,377	5,377	5,377		64,524
Taxes				15,000									15,000
TOT. OTHER EXP.	13,127	13,127	13,127	28,302	13,127	13,127	16,902	16,602	16,602	13,352	13,127	26,127	206,349
CAPITAL EXPENSE													

TOT. CAPITAL EXP	0	0	0	0	0	0	0	0	0	0	0	0	0
DEBT SERVICE													
BB&T	765	765	765	765	765	765	765	765	765	765	765	765	9,180
Capital Farm Credit		33,663											33,663
Capital Farm Credit		182,600											182,600
John Deere		105,372											105,372
CUM		33,817											33,817
Ag Direct		55,284											55,284
Petty Flying Service		408											408
Indigo		3,581											3,581
Monanto		5,245											5,245
Nurien		8,281											8,281
John Deere		6,232											6,232
Cash Collateral								86,553					86,553
TOT. DEBT SERV.	765	415,208	765	765	765	765	765	87,818	765	765	765	765	510,478
CASH REQUIRED	206,805	4,36018	4,1075	169,680	36,075	123,975	298,524	111,803	7,0050	47,310	180,822	128,375	180,1872
CASH AVAIL.-CASH REQ.	705,697	266,679	32,1684	152,004	1,48,229	33,594	85,7574	80,7622	43,7572	390,262	228,840	344,459	344,459



CASH FLOW STATEMENT													PAGE 3		
2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	YEAR		
JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL			
NEW FINANCINGS															
N/P BANKS															
															\$0
N/P OTHER															
															0
CONTRACTS															
															0
MORTGAGES															
															0
OTHER LTD															
															0
TOT FINANCINGS															
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NET CASH REQUIRED															
706697	269679	321664	152004	148329	33594	657374	607622	437572	390262	223640	344459	344459			
OPERATING LOAN															
BEGINNING BAL															
0															
CHANGE IN OUTSTANDING															
LINE OF CREDIT	-705697	-269679	-321664	-152004	-148329	-33594	-657374	-607622	-437572	-390262	-223640	-344459	-344459		
REQUIRED LINE															
OF CREDIT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
INTEREST RATE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ACCUM. INTEREST	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BALANCE OPERATING LINE															
OT CREDIT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LOAN CEILING															
DEFICIT CASH	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ENDING CASH	705697	269679	321664	152004	148329	33594	657374	607622	437572	390262	223640	344459	344459		



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CASH FLOW STATEMENT												
DESCRIPTION	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	YEAR
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
NEW FINANCINGS												
NP BANKS												
NP OTHER												
CONTRACTS												
MORTGAGES												
OTHER LTD												
TOT FINANCINGS	0	0	0	0	0	0	0	0	0	0	0	0
NET CASH REQUIRED	770374	334356	386341	216681	213006	98271	722251	876076	506026	458715	298094	412913
OPERATING LOAN												
BEGINNING BAL	0											
CHANGE IN OUTSTANDING												
LINE OF CREDIT	-770374	-334356	-386341	-216681	-213006	-98271	-722251	-876076	-506026	-458715	-298094	-412913
REQUIRED LINE												
OF CREDIT	0	0	0	0	0	0	0	0	0	0	0	0
INTEREST RATE												
ACCUM. INTEREST	0	0	0	0	0	0	0	0	0	0	0	0
BALANCE OPERATING LINE												
OF CREDIT	0	0	0	0	0	0	0	0	0	0	0	0
LOAN CEILING												
DEFICIT CASH												
ENDING CASH	770374	334356	386341	216681	213006	98271	722251	876076	506026	458715	298094	412913

DEBTOR'S NAME : CHRISTOPHER LYNN ORSAK  
CHELSI ANNE ORSAK

DATE : 1/19/20

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## CASH FLOW STATEMENT

**PAGE 1**

**YEAR 5**

	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	YEAR
DESCRIPTION	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL		
BEG. CASH	412,913	839,593	464,340	457,090	268,185	285,285	171,315	786,080	754,425	585,140	538,595	378,738	412,913		
REVENUES															
Cotton	562,800														
Wheat							893,504					201,030	783,800		
Oats						8,240							893,504		
													9,240		
													0		
													0		
													0		
													0		
													0		
													0		
TOTAL REVENUE	562800	0	0	0	0	9240	893504	0	0	0	0	201000	1688544		
OTHER INCOME															
Raised Calves			93,060												
Custom Hire					32,400										
Ag Program Prnts	70,000							61,951							
Other Income												15,000	15,000		
													0		
													0		
													0		
													0		
													0		
TOT OTHER INC.	70,000	0	93,060	0	32,400	0	0	61,951	0	0	0	42,394	299,805		
CASH AVAILABLE	1045713	839593	497400	457090	320595	294525	1084819	858011	754425	585140	538595	622132	2378202		
DIRECT EXPENSES															
Chemicals	112,000		19,500	19,500			26,000		56,000				233,000		
Custom Hire						102,400					125,400		227,800		
Feed/Vet	2,760			2,960			2,780			2,960			11,440		
Fertilizer	17,500			12,000	13,000		17,500		84,000			64,000	228,000		
Fuel	22,550			27,550			22,550			22,550			90,200		
Insurance Exp	17,924	2,324	2,324	2,324	2,324	2,324	68,524	2,324	2,324	2,324	2,324	2,324	110,688		
Rent	14,900						108,464					13,647	137,011		
Repairs & Maintenance	2,875	2,875	2,875	2,875	2,875	2,875	2,875	2,875	2,875	2,875	2,875	2,875	34,500		
Seed					1,500				5,000				82,400		
Supplies	2,484	2,484	2,484	2,484	2,484	2,484	2,484	2,484	2,484	2,484	2,484	2,484	29,805		
TOT DIRECT EXP	182983	7893	27163	140993	22163	110083	252157	7693	152683	33183	148730	91683	1184847		

CASH FLOW STATEMENT													
DESCRIPTION	PAGE 2												
	2024 JAN	2024 FEB	2024 MAR	2024 APR	2024 MAY	2024 JUN	2024 JUL	2024 AUG	2024 SEP	2024 OCT	2024 NOV	2024 DEC	YEAR TOTAL
OTHER EXPENSE													
Freight & Trucking				175						225			400
Labor Hired	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	60,000
Storage & Warehouse													10,425
Taxes-Real Estate													23,000
Utilities	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	15,000
Other	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	18,000
Family Living	5,377	5,377	5,377	5,377	5,377	5,377	5,377	5,377	5,377	5,377	5,377	5,377	64,524
Taxes				15,000									15,000
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CASH FLOW STATEMENT												
DESCRIPTION	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	YEAR
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
NEW FINANCINGS												
NP BANKS												
NP OTHER												
CONTRACTS												
MORTGAGES												
OTHER LTD												
TOT FINANCINGS	0	0	0	0	0	0	0	0	0	0	0	0
NET CASH REQUIRED	838593	404340	457090	288195	285285	171315	796060	754425	585140	538595	378738	494322
OPERATING LOAN												
BEGINNING BAL.	0											
CHANGE IN OUTSTANDING												
LINE OF CREDIT	-838593	-404340	-457090	-288195	-285285	-171315	-796060	-754425	-585140	-538595	-378738	-494322
REQUIRED LINE												
OF CREDIT	0	0	0	0	0	0	0	0	0	0	0	0
INTEREST RATE												
ACCUM. INTEREST	0	0	0	0	0	0	0	0	0	0	0	0
BALANCE OPERATING LINE												
OF CREDIT	0	0	0	0	0	0	0	0	0	0	0	0
LOAN CEILING												
DEFICIT CASH												
ENDING CASH	838593	404340	457090	288195	285285	171315	796060	754425	585140	538595	378738	494322







CASH FLOW STATEMENT												
		PAGE 3					YEAR 5					
DESCRIPTION	2025	2025	2025	2025	2025	2025	2025	2025	2025	2025	2025	YEAR TOTAL
NEW FINANCINGS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
NIP BANKS												
NIP OTHER												
CONTRACTS												
MORTGAGES												
OTHER LTD												
TOT FINANCINGS	0	0	0	0	0	0	0	0	0	0	0	0
NET CASH REQUIRED	921002	548530	601260	432386	429475	315505	940250	977916	806631	762066	602229	717813
OPERATING LOAN												
BEGINNING BAL	0											
CHANGE IN OUTSTANDING												
LINE OF CREDIT	-921002	-548530	-601260	-432386	-429475	-315505	-940250	-977916	-806631	-762066	-602229	-717813
REQUIRED LINE												
OF CREDIT	0	0	0	0	0	0	0	0	0	0	0	0
INTEREST RATE	0	0	0	0	0	0	0	0	0	0	0	0
ACCUM. INTEREST	0	0	0	0	0	0	0	0	0	0	0	0
BALANCE OPERATING LINE												
OF CREDIT	0	0	0	0	0	0	0	0	0	0	0	0
LOAN CEILING												
DEFICIT CASH	0	0	0	0	0	0	0	0	0	0	0	0
ENDING CASH	921002	548530	601260	432386	429475	315505	940250	977916	806631	762066	602229	717813

**CALCULATION OF MINIMUM ACCEPTABLE REVENUE REQUIRED  
FOR PLAN FEASIBILITY**

DEBTORS: CHRISTOPHER LYNN ORSAK  
CHELSI ANNE ORSAK

CASE #: 19-70285

DEBTOR'S PLAN TERM : 2021

DESCRIPTION	AS OF FILING	2021	2022	2023	2024	2025	PLAN TOTAL
<b>OPERATING CAPITAL</b>							
CASH		\$0	\$0	\$0	\$0	\$0	\$0
CASH COLLATERAL	\$339,860	\$339,691	\$339,523	\$339,355	\$339,187	\$339,019	\$1,696,776
GROWING CROPS		\$0	\$0	\$0	\$0	\$0	\$0
LIVESTOCK		\$0	\$0	\$0	\$0	\$0	\$0
<b>TOTAL OPERATING CAPITAL</b>	<b>\$339,860</b>	<b>\$339,691</b>	<b>\$339,523</b>	<b>\$339,355</b>	<b>\$339,187</b>	<b>\$339,019</b>	<b>\$1,696,776</b>
<b>LIVING EXPENSES</b>							
		\$0	\$0	\$0	\$0	\$0	\$0
<b>DEBT SERVICE</b>							
PLAN PAYMENTS		\$320,977	\$249,774	\$178,572	\$115,300	(\$339,019)	\$525,604
DIRECT PAYMENTS							\$0
<b>TOTAL DEBT SERVICE</b>		<b>\$320,977</b>	<b>\$249,774</b>	<b>\$178,572</b>	<b>\$115,300</b>	<b>(\$339,019)</b>	<b>\$525,604</b>
<b>CASH COLLATERAL RESERVE</b>							
		\$168	\$336	\$504	\$673	\$841	\$2,522
<b>TOTAL MARR</b>	<b>\$339,860</b>	<b>\$660,836</b>	<b>\$589,634</b>	<b>\$518,432</b>	<b>\$455,159</b>	<b>\$841</b>	<b>\$2,224,902</b>
<b>PROJECTED INCOME</b>							
							\$0
<b>PROJECTED DISPOSABLE INC</b>		<b>(\$660,836)</b>	<b>(\$589,634)</b>	<b>(\$518,432)</b>	<b>(\$455,159)</b>	<b>(\$841)</b>	<b>(\$2,224,902)</b>

